

Rent – ways to pay

How and where can I pay my rent?

When is my rent due?

Your rent is due in advance by Monday each week. If you choose to pay your rent fortnightly or monthly, you must pay in advance.

How is my rent calculated?

You rent is calculated in accordance with the governments Rent Restructuring Guidelines using the following factors:

- Property valuation
- Average earnings in the Lancaster district
- Number of bedrooms
- Percentage rent increase
- Maximum rent increase

The property valuations only change where major improvement works have taken place, and will only affect rent from the next rent year.

How much do I need to pay?

The weekly amount, which may include other charges such as a service charge or support charge, is shown on the tenancy offer letter.

There are usually four weeks of the year where no rent payments are due from tenants who are not in arrears or paying by direct debit or standing order.

How can I pay my rent?

Post office

You can pay by cash or cheque or debit/credit card at any post office using your swipe card.

Payzone

You can pay by cash, cheque, debit or credit card at any payzone outlet. There are lots of shops, garages and pubs throughout the district which are payzone outlets.

Direct debit

If you have a bank account or giro account, and agree to pay by direct debit, Lancaster City Council will arrange to collect on the same day every month the amount of rent due, directly from your bank. This method of payment is probably the easiest for many of our tenants as Lancaster City Council has the responsibility of collecting the correct amount of rent due.

Standing order

This is a similar method of payment to direct debit in that your rent is paid directly from your bank to us. However, when you are notified that a different amount of rent is due, it is necessary for you to let your bank know on each occasion. You can pay your standing order on a weekly, fortnightly or monthly basis.

If you wish to pay by direct debit or standing order please contact the council housing office to set one of these up.

Telephone Payments

You can pay your rent via a 24-hour telephone payment service. The telephone number is 0845 601 7297. This call will cost you 5 pence per minute plus your phone company's access charge. Please have your credit or debit card and rent account details available when you call. After you have made the payment you will be given a reference number which you should make a note of in case of any queries later.

Online Payments

You can pay your rent at any time on the internet using a debit or credit card and your rent account details. Go to: www.lancaster.gov.uk/rents and follow the link to pay your rent online.

Service and Support Charges

What are service charges?

Included in your rent there may be a charge to cover the cost of communal services provided by Lancaster City Council. They are calculated to recover the costs of providing all communal services. Depending on where you live, these may include:

- Caretaking
- Cleaning
- Lighting
- Grounds maintenance

I live in sheltered accommodation, what does my support charge pay for?

In sheltered accommodation in addition to the service charges there are also support charges. The support charge pays towards the cost of the scheme manager and the maintenance of the alarm systems.

Why is there a heating and hot water charge included in my rent?

In some sheltered schemes and blocks of flats there is a communal boiler which provides heating and hot water for the properties. If you live in one of these properties, the cost of this service is included with your rent. The heating and hot water charge is calculated by dividing the annual cost of energy to the boiler by each flat depending on its size.

Rent and Service Charge Increases

When do you have to tell me about rent and service charge increases?

If we have to increase your rent or service charge, we have to give you at least 28 days written notice. Each March you will receive written notice of rent and any charges increase. A full breakdown of the charges is sent with each years Notice of Rent Increase. However, you can request a copy of this at any time from the council housing office.

Housing Benefit

What is housing benefit?

Housing and council tax benefits are national welfare benefits that are available to people on low incomes to help them pay their rent and council tax. These benefits are means-tested, which means that the amount of income and savings you have determines the amount of benefit you may be entitled to.

How do I make a claim?

To obtain housing benefit you need to make a claim. You can get a form from the council housing office, the customer service centres at Lancaster and Morecambe Town Hall or from the Department of Work and Pensions.

If you need help or advice when making a claim, contact the benefits section on (01524) 582965.

It is essential that claims are made straightaway. Housing benefit can only be backdated if there is a good reason for the delay in making the claim.

Universal Credit

What is Universal Credit?

Universal Credit is a single monthly payment for people of working age, in or out of work, which merges together some of the benefits and tax credits that you might be getting now. One of the benefits that is included in Universal Credit is Housing Benefit, which means it will be included in your monthly lump sum payment. You will have to pay your rent to council housing yourself.

How do I make a claim?

You will usually have to apply for Universal Credit online. This applies to someone making a new claim as well as someone moving onto Universal Credit from one of the benefits it is replacing. You will also be able to check on your payments and updates through your online account.

It is essential that you contact Lancaster City Council Housing's Income Management Team to inform them if you have made, or will be making, a Universal Credit claim. You can contact the Income Management Team via our customer services telephone number 01524 582929.

What happens if my circumstances change?

If your circumstances change, you must notify the benefits section immediately as it is a criminal offence not to. Changes such as a rise or cut in your wages, or someone moving into or out of your home, may affect the amount of benefit you are entitled to.

Having Difficulty Paying your Rent?

The sooner we know about any problems you are having in paying your rent, the easier it will be for us to help you.

We would prefer to help you solve the problem rather than begin legal action which could lead to you losing your home. It is therefore important that you get in touch with the arrears team as soon as possible. All discussions about your financial circumstances will be dealt with in confidence.

What will happen if I get into rent arrears?

Our rent arrears policy is to make sure rent is collected on time and to make sure that tenants are given every assistance to clear rent arrears at an early stage. We have a process that means tenants are contacted as soon as their rent account falls into arrears.

We contact you at an early stage because rent arrears quickly accrue and delays in contacting you may lead to a higher debt to pay back, so the quicker we get in touch, the sooner the arrears can be sorted out.

We will work with you to try to resolve any problems and will make arrangements that are affordable for you. However, rent does have to be paid and ultimately, if we have taken all the action we can but if the arrears are not reducing, then we can, via the courts, repossess your home.

For more information about how we deal with rent arrears ask at the council housing office for a "**Rent Arrears Handbook**" or you may wish to download one from our website.

Council Housing

Contact Information

Postal Address:

PO Box 4, Town Hall, Lancaster, LA1 1QR

Office:

Customer Services Reception,

Telephone:

01524 582929

Email:

councilhousing@lancaster.gov.uk

Website:

www.lancaster.gov.uk

Our office hours are 9.00 am to 5.00 pm weekdays.
(10.00 am to 5.00 pm Wednesdays)

Emergency Call Centre:

When the office is closed, if there is an emergency ring the Council's Emergency Call Centre – open 24 hours a day, 365 days a year.

Tel: 01524 67099